

AMENDMENTS TO THE CLAIMS

Please amend the claims without prejudice or disclaimer, as follows, and consider the subsequent remarks. A listing of claims will replace all prior versions and listings of claims in the application.

LISTING OF CLAIMS

1. (Previously amended) A method for providing a communication medium over a wide area network, including the Internet, for providing a financial modeling and counseling system comprising:

providing automated financial coaching in a web-based environment;
displaying to a user a plurality of communication options with a live advisor in said web page environment; and
enabling a communication medium between said user and a live advisor based on the user selected communication option whereby said live advisor may provide live financial coaching.

2[3]. (Currently amended) The method of claim 1[2] further comprising:
establishing an electronic mail communication between said user and an said live advisor utilizing the Internet upon said user's selection of the electronic mail option.

3[4]. (Currently amended) The method of claim 1[2] further comprising:
establishing an online chat communication between said user and an said live advisor utilizing the Internet upon the user's selection of the online chat option.

4[5]. (Currently amended) The method of claim 1[2] further comprising:
establishing a voice communication between said user and an said live advisor transmitting streaming live audio using said Internet upon the user's selection of the voice option.

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5[6]. (Currently amended) The method of claim 1[2] further comprising:
establishing a voice communication between said user and an said live advisor using
the telephone an utilizing the Internet upon the user's selection of the talk
option.

6[7]. (Currently amended) The method of claim 1[2] further comprising:
establishing a communication medium between said user and an said live advisor
transmitting still video clips utilizing the Internet upon the user's selection of
the clips option.

7[8]. (Currently amended) The method of claim 1[2] further comprising:
establishing a communication medium between said user and an said live advisor
transmitting streaming live video over the Internet upon the user's selection
of the video option.

8. (Previously amended) The method of claim 1 further comprising providing a
collaborative medium for sharing data between said user and said live advisor upon the
selection of a communication option.

9. (Previously amended) A communication system over a wide area network, including
the Internet, for providing a financial modeling and counseling system comprising:
an automated coaching engine providing financial coaching in a web-based
environment coupled to the Internet;
a web server providing a variety of communication options to a user, coupled to the
Internet; and
a communication center coupled to the Internet, enabling said user to communicate
with a live advisor using a communication medium selected by the user
whereby said live advisor may provide financial coaching.

10. (Currently amended) The system of claim 9 further comprising an electronic mail
server coupled to the Internet[said wide area network] providing electronic mail
communication between the user and the live advisor, upon the user's selection of said
electronic mail option.

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11[13]. (Currently amended) The system of claim 9[11] further comprising:
an electronic chat server coupled to the Internet providing live electronic chat
between said user and said live advisor upon the user's selection of said chat
option.

12[14]. (Currently amended) The system of claim 9[11] further comprising:
a communication center coupled to said wide area network providing live voice
communication over the Internet between the user and the live advisor upon
the user's selection of said voice option.

13[15]. (Currently amended) The system of claim 9[11] further comprising:
a communication center coupled to the Internet providing live voice communication
between said user and said live advisor upon the user using a stand alone
telephone.

14[16]. (Currently amended) The system of claim 9[11] further comprising:
a user interface coupled to the Internet for transmitting still video clips utilizing the
Internet between the user and the live advisor upon the user's selection of
said clips option.

15[17]. (Currently amended) The system of claim 9[11] further comprising:
a user interface coupled to the Internet for transmitting streaming live video
utilizing the Internet between the user and the live advisor upon the user's
selection of said video option.

16[18]. (Currently amended) The system of claim 9[10] further comprising:
a user interface coupled to the Internet providing a collaborative medium for sharing
data between said user and said live advisor upon the selection of a
communication option.

17[19]. (Currently amended) A computer program embodied on a computer readable
medium for providing a communication medium over a wide area network, including the
Internet, for providing a financial modeling and counseling system comprising:

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code segment providing automated financial coaching in a web-based environment;
code segment displaying to a user a plurality of communication options in a web-based environment; and
code segment enabling a communication medium between said user and a live advisor based on the user selected communication option whereby said live advisor may provide live financial coaching.

18[20]. (Currently amended) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and an said live advisor transmitting streaming live audio using the Internet upon the user's selection of the voice option.

19. (Original) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing an online chat communication between said user and an said live advisor utilizing the network upon the user's selection of the online chat option.

20. (Original) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and an said live advisor transmitting streaming live audio using said wide area network upon the user's selection of the voice option.

21. (Original) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a voice communication between said user and an said live advisor using the telephone an utilizing the network upon the user's selection of the talk option.

22[21]. (Currently amended) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a communication medium between said user and an said live advisor transmitting still video clips utilizing the Internet upon the user's selection of the clips option.

23[22]. (Currently amended) The computer program embodied on a computer readable medium of claim 17 further comprising code segment establishing a communication medium between said user and an said live advisor transmitting streaming live video over the Internet upon the user's selection of the video option.

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24. (Original) The computer program embodied on a computer readable medium of claim
17 further comprising code segment providing a collaborative medium for sharing data
between said user and said live advisor upon the selection of a communication option.
